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**Comments:**

When the proposals are made up do they seek the advice of people who could actually help the situation?. Obviously, the rule makers have never processed a mortgage loan or they would know this proposal is at best an outlandish attempt to blame on mortgage brokers for the mortgage crisis. Mortgage brokers do the same thing that banks do. They process files and send them to the investor to underwrite the file. Same job same amount of money being made by both entities so punish the evil mortgage broker. It isn't the brokers fault that you have the problems in the mortgage industry. Investors wanted these loans and they were well aware of what they were getting. Mortgage brokers simply provided the customer. Punish the investors if you must take someone to task. The homeowners will only be further impeded by these regulations and you will make the mortgage business another government run organization that doesn't work. Thanks for trying to ruin my livelihood.

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